Americans Managing an Autoimmune Condition Face Administrative and Financial Barriers to Care

A survey of more than 5,000 Americans conducted with Ipsos found nearly half (46%) of insured Americans managing an autoimmune condition can’t anticipate what they will pay for their prescription medicines.

The new data comes from the third installment of the Patient Experience Survey and reveals how middlemen like insurers and pharmacy benefit managers (PBM) impose barriers and cost sharing practices that stand between these patients and their medicines.

Key findings from the survey include:

1. **Cost sharing and barriers imposed by middlemen create financial burdens and concerns for Americans managing autoimmune conditions.**
   - 48% of insured Americans managing an autoimmune condition say they face a financial barrier to care, such as unaffordable out-of-pocket costs or a lack of savings to pay for emergency or unforeseen expenses, compared with 30% of all insured Americans.
   - 21% of insured Americans managing an autoimmune condition say their out-of-pocket costs are more than they could afford if they had a major medical event or were diagnosed with a chronic illness today.
Compared with patients with other chronic diseases, patients with autoimmune conditions are more concerned that they’ll face barriers to care like utilization management practices.

**Insured Americans Managing an Autoimmune Condition vs. Insured Americans with Other Chronic Diseases**

- 67% of insured Americans managing an autoimmune condition are concerned that a prescribed medicine will be subject to formulary exclusion; this is significant compared with patients with arthritis (52%) and cardiovascular conditions (49%).

- 56% of insured Americans managing an autoimmune condition are concerned they would have to wait for their insurer to provide prior authorization for a medicine their doctor prescribed; this contrasts with insured Americans managing cancer (42%) and cardiovascular conditions (45%).

Americans managing an autoimmune condition support reforms to make coverage more predictable and affordable.

- **92%** of insured Americans managing an autoimmune condition want more predictability in their out-of-pocket costs so that they know how much they will pay for things like prescription drugs every month.
- **89%** of insured Americans managing an autoimmune condition agree that health care costs for patients would be lower if insurance companies and PBMs spent less time managing how medicines should be prescribed by doctors.

Patient-centered reforms need to address the systemic insurance hurdles that can delay or prevent patients from getting the treatments their doctors prescribe.

Learn more at [Phrma.org/Polling](https://www.phrma.org/polling) and read the full Patient Experience Survey Report.

PhRMA’s Patient Experience Survey (PES) is a research initiative to explore the challenges Americans face as they navigate the health care system. The poll was conducted among 5,103 American adults (age 18 or older), including 4,720 with insurance, from May 23 – June 1, 2022, using Ipsos’ probability-based KnowledgePanel®, and it is representative of the American adult population. The margin of sampling error is plus or minus 1.5 percentage points at the 95% confidence level, for results based on the entire sample of adults.